

IN RE Payne, Justin Wade & Payne, Nicole DeLynn

Debtor(s)

Case No. **10-20761-rlj7**

(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Property located at: 11000 Windmill Road, Oklahoma City, OK 73162 - Lot one (1) of Block Three (3) in one Windmill Estates to Oklahoma City Oklahoma County, Oklahoma according to the recorded plat there of.	Fee Simple	J	138,000.00	130,535.34
Real Property located at 7213 Kings Place (Lot 53, Block 16, Windsor Square #3, an Addition to the City of Amarillo, Randall County, Texas)		C	161,672.00	185,000.00
TOTAL			299,672.00	

(Report also on Summary of Schedules)

IN RE **Payne, Justin Wade & Payne, Nicole DeLynn**Case No. **10-20761-rlj7**

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Petty cash (current earnings)	J	20.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Happy State Bank	J	2,100.00
		Saving account Happy State Bank	J	100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Washer & dryer, entertainment center/tv, computer, storage shed, lawn mower, weed eater, blower, 3 refrigerators, oven, stove, dishwasher, hutch, dinette set, misc housewares, microwave, crib, armorie, chest drawers, 2 lamps, desk, big screen tv, chair, bookcase, file cabinet, dvd player, bar stools, water cooler, tools, entertainment center, tv, king size bed, armoire, night stands, dresser, vcr, dvd, lamps, sofa, loveseat, recliners, coffee tables, end tables, pole lamps, 3 lamps, tv, full size bed, misc household goods & furnishings.	J	5,765.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	J	1,000.00
7. Furs and jewelry.		Wedding ring set, wedding band, fossil watch, misc watches, misc necklaces, misc jewelry, tech school ring	J	1,130.00
8. Firearms and sports, photographic, and other hobby equipment.		Laptop, digital camera, camcoder, trampoline, porch swing, hot tub, play set, play house, electric guitar, red wagon, stroller, high chair, toys,.	J	1,335.00
		Wii, nintendo game cube, nintendo ds, 2 phones.	J	300.00
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Life insurance with Farmers policy # 009189567 for \$75,000	J	0.00
10. Annuities. Itemize and name each issue.	X			

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			

IN RE Payne, Justin Wade & Payne, Nicole DeLynnCase No. 10-20761-rlj7

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2001 Chevy Silverado 112,000 miles/fair condition	J	5,000.00
		2003 Cadillac Escalade ESV 79,000 miles/good condition (Debt is in Shanon Payne name but Justin is on the title and makes payments.)	J	17,450.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Debtor's Retirement profit sharing/pension/social security	H	unknown
		Spouse's Retirement profit sharing/pension/social security	W	unknown
TOTAL				34,200.00

IN RE Payne, Justin Wade & Payne, Nicole DeLynnCase No. 10-20761-rlj7

Debtor(s)

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. *☒ 11 U.S.C. § 522(b)(2)☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
Real Property located at 7213 Kings Place (Lot 53, Block 16, Windsor Square #3, an Addition to the City of Amarillo, Randall County, Texas)	11 USC § 522(d)(1)	20,000.00	161,672.00
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Petty cash (current earnings)	11 USC § 522(d)(5)	20.00	20.00
Checking account Happy State Bank	11 USC § 522(d)(5)	2,100.00	2,100.00
Saving account Happy State Bank	11 USC § 522(d)(5)	100.00	100.00
Washer & dryer, entertainment center/tv, computer, storage shed, lawn mower, weed eater, blower, 3 refrigerators, oven, stove, dishwasher, hutch, dinette set, misc housewares, microwave, crib, armoire, chest drawers, 2 lamps, desk, big screen tv, chair, bookcase, file cabinet, dvd player, bar stools, water cooler, tools, entertainment center, tv, king size bed, armoire, night stands, dresser, vcr, dvd, lamps, sofa, loveseat, recliners, coffee tables, end tables, pole lamps, 3 lamps, tv, full size bed, misc household goods & furnishings.	11 USC § 522(d)(3)	5,765.00	5,765.00
Clothing	11 USC § 522(d)(3)	1,000.00	1,000.00
Wedding ring set, wedding band, fossil watch, misc watches, misc necklaces, misc jewelry, tech school ring	11 USC § 522(d)(4)	1,130.00	1,130.00
Laptop, digital camera, camcoder, trampoline, porch swing, hot tub, play set, play house, electric guitar, red wagon, stroller, high chair, toys,.	11 USC § 522(d)(3)	1,335.00	1,335.00
Wii, nintendo game cube, nintendo ds, 2 phones.	11 USC § 522(d)(3)	300.00	300.00
Life insurance with Farmers policy # 009189567 for \$75,000	11 USC § 522(d)(7)	100%	0.00
2001 Chevy Silverado 112,000 miles/fair condition	11 USC § 522(d)(2)	4,200.00	5,000.00
2003 Cadillac Escalade ESV 79,000 miles/good condition (Debt is in Shanon Payne name but Justin is on the title and makes payments.)	11 USC § 522(d)(2)	1,900.00	17,450.00
Debtor's Retirement profit sharing/pension/social security	11 USC § 522(d)(10)(E)	100%	unknown
Spouse's Retirement profit sharing/pension/social security	11 USC § 522(d)(10)(E)	100%	unknown

* Amount subject to adjustment on 4/1/13 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE **Payne, Justin Wade & Payne, Nicole DeLynn**Case No. **10-20761-rlj7**

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3951 Bank Of America Home Loans Servicing PO Box 650070 Dallas, TX 75265	J	mortgage VALUE \$ 138,000.00				130,535.34	
ACCOUNT NO. Jimmy Payne 500 S. Shore Lake Tanglewood Amarillo, TX 79118	C	Residence and Real Property located at 7213 Kings Place VALUE \$ 161,672.00				185,000.00	23,328.00
ACCOUNT NO. Shanon Payne 500 North Shore Amarillo, TX 79118	J	2001 Chevy Silverado VALUE \$ 5,000.00				800.00	
ACCOUNT NO.		VALUE \$					
0 continuation sheets attached						Subtotal (Total of this page) \$ 316,335.34	\$ 23,328.00
						Total (Use only on last page) \$ 316,335.34	\$ 23,328.00

(Report also on
Summary of
Schedules.)(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Payne, Justin Wade & Payne, Nicole DeLynn

Debtor(s)

Case No. 10-20761-rlj7

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

IN RE **Payne, Justin Wade & Payne, Nicole DeLynn**Case No. **10-20761-rlj7**

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1164 Chase PO Box 15298 Wilmington, DE 19850-5298	J	credit card purchases				5,589.79
ACCOUNT NO. 4689 Chase PO Box 15298 Wilmington, DE 19850-5298	J	credit card purchases				5,610.16
ACCOUNT NO. 0399 Chase PO Box 15298 Wilmington, DE 19850-5298	J	credit card purchases				2,676.96
ACCOUNT NO. 70 Citi Bank Student Loan Corporation PO Box 6615 The Lakes, NV 88901-6615	H	student loan				61,840.46

3 continuation sheets attached

Subtotal
(Total of this page) \$ **75,717.37**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

\$

IN RE Payne, Justin Wade & Payne, Nicole DeLynnCase No. 10-20761-rlj7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7112 Direct Loans U S Department Of Education PO Box 530260 Atlanta, GA 30353-0260	H	student loans				74,302.82
ACCOUNT NO. Dr Anthony Harwell 3420 Thorton Drive Amarillo, TX 79109	J	medical				6,400.00
ACCOUNT NO. 2010 Farmers Flood Insurance 6303 N Portland Ave Ste 401 Oklahoma City, OK 73112-1467	J	services				1,271.11
ACCOUNT NO. 3552 GE Money Bank/Gap PO Box 981400 El Paso, TX 79998	J	credit card purchases				60.59
ACCOUNT NO. 2713 Home Depot Credit Services PO Box 689100 Des Moines, IA 50368-9100	J	credit card purchases				3,296.38
ACCOUNT NO. 2090 Home Depot Credit Services PO Box 689100 Des Moines, IA 50368-9100	J	credit card purchases				2,694.08
ACCOUNT NO. 0150 HSBC Retail Services PO Box 60148 City Of Industries, CA 91716-0148	J	credit card purchases				2,280.50

Sheet no. 1 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **90,305.48**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Payne, Justin Wade & Payne, Nicole DeLynnCase No. 10-20761-rlj7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 7112 Internal Revenue Service Austin, TX 73331	C	Tax Credit				3,750.00
ACCOUNT NO. 7351 JC Penney PO Box 981131 El Paso, TX 79998	J	credit card purchases				599.10
ACCOUNT NO. 6387 Kohl's PO Box 3043 Milwaukee, WI 53201-3043	J	credit card purchases				877.50
ACCOUNT NO. 8669 Lowe's PO Box 981064 El Paso, TX 79998-1064	J	credit card purchases				1,629.54
ACCOUNT NO. 6475 Mathis Brothers Furniture PO Box 270600 Oklahoma City, OK 73137	J	debt				3,395.56
ACCOUNT NO. 2275 Phillips 66-Conoco 76 PO Box 689140 Des Moines, IA 50368-9140	J	gas				1,392.82
ACCOUNT NO. 6061 Reward Zone PO Box 60102 City Of Industry, CA 91717-0102	J	credit card purchases				1,618.50

Sheet no. 2 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **13,263.02**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$

IN RE Payne, Justin Wade & Payne, Nicole DeLynnCase No. 10-20761-rlj7

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0322 Shell Card Center PO Box 689151 Des Moines, IA 50368-9151	J	gas				134.50
ACCOUNT NO. 2605 Target National Bank Target Credit Services PO Box 1581 Minneapolis, MN 55440-1581	J	credit card purchase				2,424.86
ACCOUNT NO. 9983 The Children Place Plan PO Box 653054 Dallas, TX 75265-3054	J	credit card purchases				366.95
ACCOUNT NO. 6327 Walmart/GE Money Bank PO Box 981470 El Paso, TX 79998-1470	J	credit card purchases				612.90
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 3 of 3 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal
(Total of this page) \$ **3,539.21**

(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules, and if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **182,825.08**

Debtor(s)

(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
AT&T PO Box 5001 Carol Streams, IL 60197-5001	2 year contract for \$174.89 a month 3 phones

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

IN RE Payne, Justin Wade & Payne, Nicole DeLynnCase No. 10-20761-rlj7

Debtor(s)

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital Status Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son Son	AGE(S): 9 1
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation See Schedule Attached Name of Employer How long employed Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR	SPOUSE
\$ 4,583.32	\$
\$	\$

2. Estimated monthly overtime

\$	\$
----	----

3. SUBTOTAL

\$ 4,583.32	\$ 0.00
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and Social Security

\$ 458.96	\$
------------------	----

b. Insurance

\$	\$
----	----

c. Union dues

\$	\$
----	----

d. Other (specify) _____

\$	\$
----	----

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 458.96	\$ 0.00
------------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 4,124.36	\$ 0.00
--------------------	----------------

7. Regular income from operation of business or profession or farm (attach detailed statement)

\$	\$ 2,930.76
----	--------------------

8. Income from real property

\$	\$
----	----

9. Interest and dividends

\$	\$
----	----

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$	\$
----	----

11. Social Security or other government assistance

(Specify) _____

\$	\$
----	----

\$	\$
----	----

12. Pension or retirement income

\$	\$
----	----

13. Other monthly income

(Specify) _____

\$	\$
----	----

\$	\$
----	----

\$	\$
----	----

14. SUBTOTAL OF LINES 7 THROUGH 13

\$	\$ 2,930.76
----	--------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 4,124.36	\$ 2,930.76
--------------------	--------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)

\$ 7,055.12

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	General Manager	
Name of Employer	Miranda Enterprises Inc	
How long employed	12 years and 6 months	
Address of Employer	4400 South Coulter Amarillo, TX 79109	
Occupation	General Manager	
Name of Employer	Payne & Sons Enterprises Inc	
How long employed	12 years and 6 months	
Address of Employer	2631 South Western Street Amarillo, TX 79109	

**United States Bankruptcy Court
Northern District of Texas, Amarillo Division**

IN RE:

Case No. 10-20761-rlj7

Payne, Justin Wade & Payne, Nicole DeLynn

Chapter 7

Debtor(s)

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ _____

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 2,930.76

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ _____
8. Inventory Purchases (Including raw materials)	\$ <u>150.00</u>
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ _____
12. Office Expenses and Supplies	\$ _____
13. Repairs and Maintenance	\$ <u>100.00</u>
14. Vehicle Expenses	\$ <u>150.00</u>
15. Travel and Entertainment	\$ <u>30.00</u>
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____
21. Other (Specify):	\$ <u>1,027.00</u>
Miscellaneous Business Cost	400.00
Taxes And Licenses	127.00
Food For Children	400.00
Miscellaneous Supplies	100.00
22. Total Monthly Expenses (Add items 3-21)	\$ <u>1,457.00</u>

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 1,473.76

Debtor(s)

(If known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- | | | |
|---|----|-------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ | <u>1,600.00</u> |
| a. Are real estate taxes included? Yes <u>✓</u> No ____ | | |
| b. Is property insurance included? Yes <u>✓</u> No ____ | | |
| 2. Utilities: | | |
| a. Electricity and heating fuel | \$ | <u>351.00</u> |
| b. Water and sewer | \$ | <u>125.00</u> |
| c. Telephone | \$ | <u> </u> |
| d. Other See Schedule Attached | \$ | <u>393.76</u> |
| | \$ | <u> </u> |
| 3. Home maintenance (repairs and upkeep) | \$ | <u>150.00</u> |
| 4. Food | \$ | <u>550.00</u> |
| 5. Clothing | \$ | <u>150.00</u> |
| 6. Laundry and dry cleaning | \$ | <u>40.00</u> |
| 7. Medical and dental expenses | \$ | <u>250.00</u> |
| 8. Transportation (not including car payments) | \$ | <u>350.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ | <u>100.00</u> |
| 10. Charitable contributions | \$ | <u>100.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | | |
| a. Homeowner's or renter's | \$ | <u> </u> |
| b. Life | \$ | <u>12.10</u> |
| c. Health | \$ | <u> </u> |
| d. Auto | \$ | <u>388.00</u> |
| e. Other | \$ | <u> </u> |
| | \$ | <u> </u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments) | | |
| (Specify) | \$ | <u> </u> |
| | \$ | <u> </u> |
| 13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan) | | |
| a. Auto | \$ | <u>285.00</u> |
| b. Other 2001 Pickup | \$ | <u>125.00</u> |
| | \$ | <u> </u> |
| 14. Alimony, maintenance, and support paid to others | \$ | <u> </u> |
| 15. Payments for support of additional dependents not living at your home | \$ | <u> </u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ | <u>1,457.00</u> |
| 17. Other Direct Loans Student Loan | \$ | <u>400.00</u> |
| Citibank Student Loan | \$ | <u>376.61</u> |
| Braces For Laken | \$ | <u>160.00</u> |

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.

\$	7,363.47
----	----------

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:
None

20. STATEMENT OF MONTHLY NET INCOME

- | | |
|--|--------------------|
| a. Average monthly income from Line 15 of Schedule I | \$ <u>7,055.12</u> |
| b. Average monthly expenses from Line 18 above | \$ <u>7,363.47</u> |
| c. Monthly net income (a. minus b.) | \$ <u>-308.35</u> |

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Continuation Sheet - Page 1 of 1

Other Utilities (DEBTOR)

Cell Phone**174.89****Cable & Internet & Phone****186.45****Home Security****32.42**

**United States Bankruptcy Court
Northern District of Texas, Amarillo Division**

IN RE:Case No. 10-20761-rlj7**Payne, Justin Wade & Payne, Nicole DeLynn**Chapter 7

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 299,672.00		
B - Personal Property	Yes	3	\$ 34,200.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 316,335.34	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$ 182,825.08	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			\$ 7,055.12
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 7,363.47
TOTAL		17	\$ 333,872.00	\$ 499,160.42	

**United States Bankruptcy Court
Northern District of Texas, Amarillo Division**

IN RE:Case No. 10-20761-rlj7Payne, Justin Wade & Payne, Nicole DeLynnChapter 7

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 61,840.46
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 61,840.46

State the following:

Average Income (from Schedule I, Line 16)	\$ 7,055.12
Average Expenses (from Schedule J, Line 18)	\$ 7,363.47
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 5,704.52

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 23,328.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 182,825.08
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 206,153.08

IN RE Payne, Justin Wade & Payne, Nicole DeLynn

Debtor(s)

Case No. 10-20761-rlj7

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: December 13, 2010 Signature: /s/ Justin Wade Payne
Justin Wade Payne

Debtor

Date: December 13, 2010 Signature: /s/ Nicole DeLynn Payne
Nicole DeLynn Payne

(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.